

CRS UNIFORM MINIMUM CREDIT NEVADA

SUMMARY

The Community Rating System (CRS) provides Uniform Minimum Credit (UMC) for certain state laws, regulations, and standards that support floodplain management and have proven effective in reducing flood damage.

The following table summarizes UMC credit available to all communities. It also includes possible additional credit available for selected areas or state activities. The Insurance Services Office (ISO)/CRS Specialists and the communities need to determine which possible additional standards apply to their area. These UMCs do not necessarily apply to Tribal Nations.

The range of credit available to communities within the state is shown below, followed by an explanation of each activity. The credit is based on the 2013 *CRS Coordinator's Manual*.

Activity	Element	Credit	
		Clark County	Other
Uniform Minimum Credit			
340	Other Disclosure Requirements (ODR)	10	10
450	Erosion & Sedimentation Control (ESC)	10	10
	Total	20	20
Possible Additional Credit			
430	State-mandated Standards (SMS)	20	0
450	Stormwater Management Regulations (SMR)	247 - 280	0
450	Water Quality (WQ)	20	20
450	Watershed Master Plan (WMP)	147.3 - 155	0
630	State Dam Safety (SDS)	0 - 37	0 - 37
	Total	434.3 - 512	20 - 57
Model Ordinance			
430	Freeboard (FRB)	16.9 - 225	16.9 - 225
430	Cumulative Substantial Improvement (CSI)	20	20
430	Enclosure Limitations (ENL)	30	30
430	Other Higher Standards (OHS)	25	25
	Total	91.9 - 300	91.9 - 300

Credit for activities in the 400 series can increase based on the Community Growth Adjustment. The CRS requires participating communities to maintain elevation certificates, which provide an additional 38 points. Five hundred points are needed for Class 9.

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Activity 340. Flood Hazard Disclosure

Other Disclosure Requirements (ODR) – 10 points are awarded for requirement that sellers disclose whether property is in a floodplain, and has flooding problems.

Legal basis: *Seller Real Property Disclosure Act, NRS 113.130 and 113.140 and Seller's Real Property Disclosure Form.* They are at <http://www.leg.state.nv.us/NRS/NRS-113.html#NRS113Sec130> and <http://www.red.state.nv.us/forms/547.PDF>.

Annual UMC verification: ISO/CRS Specialists will verify the regulations are still in effect.

Activity 450. Stormwater Management

Erosion & Sedimentation Control (ESC) – 10 points are awarded for the National Pollutant Discharge Elimination System (NPDES) Phase II Program, which requires all construction activities greater than one acre to obtain a permit from the Environmental Protection Agency, a delegated state, or a community with a MS4 permit.

Legal basis: Nevada Division of Environmental Protection rules on stormwater management are at http://ndep.nv.gov/bwpc/storm_cont03.htm.

Verification: ISO/CRS Specialists will verify credit by reviewing permits and erosion control plans.

Annual UMC verification: ISO/CRS Specialists will verify the regulations are still in effect.

POSSIBLE ADDITIONAL CREDIT

Some state standards are eligible for CRS credit, but may not be in effect in every community. These standards are addressed below. ISO/CRS Specialists and the communities need to determine whether they are creditable in their area.

Activity 430. Higher Regulatory Standards

Additional State-mandated Standards (SMS) – Up to 20 points are awarded for additional state-mandated regulatory standards. Credit equals 0.10 times the sum of credit points for floodplain management regulatory standards. Total SMS is limited to 20 points.

Activity	Element	Credit	
		Clark County	Other
450	Stormwater Management Regulations (SMR)	260 - 280	0
450	Watershed Master Plan (WMP)	155	0
	Total	415 - 435	0
	X 0.1	20	0

Source: Section 432.n of the *CRS Coordinator’s Manual*.

Activity 450. Stormwater Management

Stormwater Management Regulations (SMR) – From 247 to 280 points are awarded to communities in Clark County for regulating new development to prevent increased runoff. The following credit is provided to all communities in Clark County:

- SZ = 110 for regulation of all development
- DS = 150 for regulation of all storms up to the 100-year storm
- PUB = 0 to 20 for annual inspection and maintenance of stormwater management facilities.(subject to normal verification of PUB credit)
- SMR = 260 to 280 (SMR = SZ + DS + PUB)
- rSMR = 1.0 for all municipalities.
- rSMR = 0.95 for Clark County.
- cSMR= 260 to 280 for all municipalities.
- cSMR= 247 to 266 for Clark County.

Legal basis: September 2008 *Las Vegas Valley Master Plan Update Final Project Control Plan* at <http://acequia.ccrfcd.org/FileLibrary2/FileLibrary.aspx>. See Memo from Les Bond to Ron Mielnicki dated February 02, 2007. The scores from this memo have since been converted from the 2007 *CRS Coordinator’s Manual* to 2013 *Manual*, as shown above.

Verification: The community's ordinance provision and copies of drainage reports are needed to verify credit and will be provided to the technical reviewer for verification.

Annual UMC verification: The technical reviewer must recertify annually that the *Las Vegas Valley Master Plan Update, Final Project Control Plan*, is in full effect and that has been updated within the last five years.

Water Quality Regulations (WQ) – 20 points may be awarded if new developments' stormwater management facilities are required to improve the quality of stormwater management runoff.

Legal basis: This is part of the National Pollutant Discharge Elimination System (NPDES), Phase II Program requirements.

Verification: ISO/CRS Specialists will review a copy of the local ordinance language that requires best management practices for water quality and copies of development plans showing implementation of the law.

Annual UMC verification: ISO/CRS Specialists will verify that best management practices for water quality are required.

Watershed Master Planning (WMP) - From 147.3 to 155 points are awarded to communities in Clark County for watershed master planning credit. The following credit is provided to communities in Clark County:

WMP(a) = 90 for meeting the prerequisites in Section 451.b(1)

WMP(b) = 30 for planning for the 100-year storm

WMP(d) = 35 for planning for the 5-day event

WMP = 155

rWMP = 1.0 for all municipalities.

rWMP = 0.95 for Clark County.

cWMP = 155 for all municipalities.

cWMP = 147.3 for Clark County.

Legal Basis: September 2008 *Las Vegas Valley Master Plan Update, Final Project Control Plan*, at <http://gustfront.ccrfcd.org/FileLibrary2/FileLibrary.aspx>. Also see Memo from Les Bond to Ron Mielnicki dated February 02, 2007.

Verification: The Technical Reviewer will verify credit by reviewing a copy of the relevant pages of the plan, an impact adjustment map and area calculations, the ordinance provision that adopts the plan, the ordinance provision that shows that the regulatory standards are based on the plan, and documentation showing the dedicated funding source and budget for implementation of the plan's recommendations.

Annual UMC Verification: The technical reviewer must recertify annually that the *Las Vegas Valley Master Plan Update, Final Project Control Plan*, is in full effect and that it has been adopted or updated within the last five years.

Activity 630. Dams

State Dam Safety (SDS) - Up to 37 points of credit for State Dam Safety Program activities based on the Dam Safety Program Management Tool. 15 points awarded for Condition Assessment, 15 points for Risk Communication and Public Awareness, and 7 points for Emergency Action Planning.

Verification: ISO/CRS Specialists will verify that the community is in compliance with the State Dam Safety Program. SDS credit is limited to communities that would be affected by a flood from the failure of a high-hazard-potential dam. This must be documented with a description and a map.

Annual UMC verification: The Federal Emergency Management Agency's Dam Safety Office annually verifies SDS credit.

MODEL ORDINANCE

The State of Nevada's model ordinance helps communities adopt higher standards that may qualify for CRS Credit. These provisions are identified below. The ordinance is at http://water.nv.gov/programs/flood/forms/model_ordinance_2009.pdf.

Activity 430. Higher Regulatory Standards

Freeboard (FRB) – From 16.9 to 225 points are awarded for adopting the freeboard requirement of two feet. A reduction of 25% is applied if the community doesn't apply the freeboard level to electrical, heating, ventilation, plumbing, air conditioning equipment and other service facilities. The credit is further reduced if the community has Approximate A Zones in its floodplain and flood elevations are not required to be determined in those areas.

Legal Basis: Appendix 2.0 D

Verification: ISO/CRS Specialists will verify credit by reviewing elevation certificates, permits, site plans, and similar documents for new developments in the regulatory floodplain.

Annual UMC verification: ISO/CRS Specialists will annually verify that these provisions are still in the model ordinance.

Cumulative Substantial Improvement (CSI) – 20 points are awarded for adopting the definition of repetitive loss for substantial damaged buildings to make Increased Cost of Compliance available for repetitive losses.

Legal Basis: Appendix 2.0 F

Verification: ISO/CRS Specialists will verify credit by reviewing the local ordinance and permit records for building improvements or repairs in the regulatory floodplain, including permit tracking methods.

Annual UMC verification: ISO/CRS Specialists will annually verify that these provisions are still in the model ordinance.

Enclosure Limits (ENL) – 30 points are awarded for requiring property owners to execute and record a non-conversion agreement stating that the area below the lowest floor must not be improved, finished or otherwise converted.

Legal Basis: Appendix 2.0 G

Verification: ISO/CRS Specialists will verify credit by reviewing permits, site plans, and similar documents and through field verification.

Annual UMC verification: ISO/CRS Specialists will annually verify that this provision is still in the model ordinance.

Other Higher Standards (OHS) – 25 points are awarded for a provision that limits the allowable increase in flood elevations due to cumulative development by no more than 0.5ft.

Legal Basis: Appendix 2.0 C

Verification: ISO/CRS Specialists will review permit records.

Verification: ISO/CRS Specialists will verify credit by reviewing permits records and similar documents for new developments in the regulatory floodplain. The ordinance must be sent to the Technical Reviewer to verify the credit.

Annual UMC verification: ISO/CRS Specialists will annually verify that this provision is still in the model ordinance.